

Information to identify the case:

Debtor 1	Deborah Marie Ford	Social Security number or ITIN	xxx-xx-9490
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-33847-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah Marie Ford

12/28/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Deborah Marie Ford
 Debtor

Case No. 12-33847-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 31

Date Rcvd: Dec 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2017.

db +Deborah Marie Ford, 47 Meadowbrook Place, Maplewood, NJ 07040-2408
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 515335861 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 513393053 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
 513435884 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513450507 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513405476 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
 513393062 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 513462065 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 28 2017 22:54:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 28 2017 22:54:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513393059 EDI: BANKAMER2.COM Dec 28 2017 22:28:00 Fia Csna/Bank of America, Attn: Bankruptcy,
 Po Box 15102, Wilmington, DE 19886
 513393050 EDI: BANKAMER.COM Dec 28 2017 22:28:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 513393051 +EDI: BANKAMER.COM Dec 28 2017 22:28:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 513534360 +E-mail/Text: bncmail@w-legal.com Dec 28 2017 22:54:14 CHESWOLD (OPHRY), LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513393054 EDI: CITICORP.COM Dec 28 2017 22:28:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 513393058 EDI: CITICORP.COM Dec 28 2017 22:28:00 Exxmbclcti, Attn.: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 513393052 +EDI: CAPITALONE.COM Dec 28 2017 22:28:00 Cap1/bstby, Po Box 5253,
 Carol Stream, IL 60197-5253
 513431709 +EDI: BASSASSOC.COM Dec 28 2017 22:28:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 513393055 +E-mail/Text: glenns@countyedfcu.org Dec 28 2017 22:54:11 County Educators Fcu,
 16 E Lincoln Ave, Roselle Park, NJ 07204-1743
 513416712 +EDI: TSYS2.COM Dec 28 2017 22:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513393056 +EDI: NAVIENTFKASMDOE.COM Dec 28 2017 22:28:00 Dept Of Ed/sallie Mae, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 513393057 +EDI: TSYS2.COM Dec 28 2017 22:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 513393060 +EDI: RMSC.COM Dec 28 2017 22:28:00 Gecrib/lord & Tay, PO Box 965015,
 Orlando, FL 32896-5015
 513619486 EDI: JEFFERSONCAP.COM Dec 28 2017 22:28:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 513393061 +EDI: RMSC.COM Dec 28 2017 22:28:00 Lowes / MBGA / GEMB, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 513643814 EDI: PRA.COM Dec 28 2017 22:28:00 Portfolio Recovery Associates,LLC, PO Box 41067,
 Norfolk, VA 23541
 513468392 EDI: Q3G.COM Dec 28 2017 22:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 513770200 EDI: NAVIENTFKASMDOE.COM Dec 28 2017 22:28:00 Sallie Mae Inc. on behalf of,
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
 514734539 +EDI: BASSASSOC.COM Dec 28 2017 22:28:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
 514734540 +EDI: BASSASSOC.COM Dec 28 2017 22:28:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,
 eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513616280* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Dec 28, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Tanya N. Helfand on behalf of Debtor Deborah Marie Ford tanyah@tanyahelfand.com
TOTAL: 4